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Order Filed on March 17, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: UNITED AUTO CREDIT CORPORATION

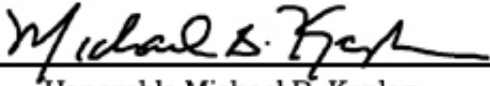
**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE MICHAEL B. KAPLAN**

In re:	:	Case No. 19-21795-MBK
	:	
	:	
ARKEITH J. SMITH, SR. and	:	
CYNTRINA S. HALL- SMITH	:	
	:	Chapter 13
DEBTORS	:	
	:	Hearing Date: January 22, 2020
	:	

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY DATED
DECEMBER 13, 2019**

The relief set forth on the following pages, number one (1) through six (6) are hereby
ORDERED.

DATED: March 17, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtors: Arkeith J. Smith, Sr. and Cyntrina S. Hall-Smith
Case No.: 19-21795-MBK
Caption of Order: Consent Order Modifying Stay as to Personal Property

The 11 U.S.C. §362(a) Stay as to United Auto Credit Corporation (“Movant”), with respect to the personal property of Debtors’ described as a 2014 Chrysler 300 4DR, VIN #2C3CCAAG1EH373027 in accordance with the agreement of the Debtors and Movant is hereby modified and shall remain in effect PROVIDED THAT the Debtors comply with the following terms and conditions:

1. Within ten (10) days of approval of this Consent Order, the Debtors shall file a modified plan paying Movant’s claim filed at Claim No. 2 in full at a modified interest rate. Claim No. 2 shall be paid at \$14,113.01 plus \$846.78 interest for a Total Claim amount of \$14,959.79.
2. Upon approval of this Consent Order, adequate protection payments in the amount of \$1200.00 shall be paid to the Movant by the Trustee
3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If the Debtors default, Movant may file a Certification of Default on five (5) days’ notice to Debtor, counsel for Debtor and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

Debtors: Arkeith J. Smith, Sr. and Cyntrina S. Hall-Smith
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4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.
5. In the event the Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.
6. Movant's fees and costs of \$531 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

Dated: March 4, 2020